

BIBLIOGRAPHIES

Adams, D.A., Nelson, R. R. & Todd, P.A. (1992). Perceived usefulness, ease of use, and usage of information technology: a replication. *MIS Quarterly*, Vol. 16 No. 2, pp. 227-47.

Ajzen, I., & Fishbein, M. (1977). Attitude-Behavior Relations: A Theoretical Analysis and Review of Empirical research. *Psychological Bulletin*, 84, 888-918.

Ajzen, I. & Fishbein, M. (1980). Understanding attitudes and predicting social behavior. Prentice Hall, Englewood Cliffs, NJ, 1980.

Ajzen, I. (1985). From intentions to actions: a theory of planned behavior. Springer-Verlag, New York, NY.

Ajzen, I., & Madden, T. J. (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of Experimental Social Psychology*, 22, 453–474.

Ajzen, I. (1988). Attitudes, personality, and behavior. Milton Keynes, England: Open University Press.

Ajzen I. (1991). The Theory of Planned Behavior, *Organizational Behavior and Human Decision, Processes* 50 (2), 1991, pp.179-211.

Ajzen, I. (2002). Perceived behavior control, self-efficacy, locus of control and the theory of planned behavior. *Journal of Applied Social Psychology*, 32, 1–20.

Anil, S. (2000). Electronic commerce law in Asia: legal, regulatory and policy issues: the proceedings of international conference on electronic commerce, Emerging trends in ecommerce.

Kuala Lumpur, Malaysia, November, Multimedia University.

Astroth, J. (2003). Location-based services: Criteria for adoption and solution deployment. Idea Group Publishing, Hershey, PA, pp. 202-217.

Bagozzi, R. P. (1981). Attitudes, Intentions, and Behavior: A Test of Some Key Hypotheses. *Journal of personality and social psychology*, Vol. 41, pp. 607-627.

Bagozzi R. P., Yi Y (1988). On the evaluation of structural equation models, *Journal of Academy of Marketing Science*, 16(1): pp. 74-94.

Bajaj, A., Nidumolu, S.R. (1998). A feedback model to understand information system usage. *Information and Management* 33, pp. 213–224.

Balasubramanian, S., Peterson, R.A., Jarvenpaa, S.L. (2002). Exploring the implications of M-commerce for markets and marketing. *Journal of the Academy of Marketing Science* 30 (4), 348–361.

Baron, R.M. & Kenny, D.A. (1986). The moderator mediator variable distinction in social psychological research: conceptual, strategic and statistical considerations. *Journal of Personality and Social Psychology*, Vol. 51 No. 6, pp. 1173-82.

Basyir, A. (2000). A Model of Consumers' Acceptance of Internet Shopping. MBA thesis, School of Management, Universiti Sains Malaysia, Penang.

Battacherjee, A. (2000). Acceptance of e-commerce services: the case of electronic brokerages. *IEEE Transactions on Systems, Man and Cybernetics*, 30, 411-420.

Ben-Ur, J., Winfield, C. (2003). Perceived risk in the E-commerce environment. <http://www.sbaer.-uca.edu/Research/2000/SWMA/00swma15.htm>.

Berry, W. D., & Feldman, S. (1985). Multiple regression in practice. Sage University Paper, Series: Quantitative Applications in the Social Sciences, Newbury Park, California, USA.

Bhatnagar, A., Misra, S., & Rao, H., Raghav. (2000). On risk, convenience and Internet shopping behaviour. *Communication of ACM*, 43(11), 98-105.

Bhiamani, A. (1996). Securing the commercial Internet. *Communications of the ACM*. 39 (6), 29-36.

Cassidy, J., Parke, R.D., Butkovsky, L. & Braungart, J.M. (1992). Family –peer connections - the roles of emotional expressiveness within the family and childrens understanding of emotions. *Child Development*, 63: 603-618.

Chan, S., Cheung, & Lu, t., Ming. (2004). Understanding Internet Banking Adoption and Use behaviour: A Hong Kong perspective. *Journal of Global Information Management*, 12(3), ABI/INFORM Global, pg. 12-43.

Chau, P. Y. K. (1996). An empirical assessment of a modified technology acceptance model. *Journal of Management Information Systems*, 13(2), 185–204.

Cheung, S., F, Chan, K., S, & Wong, S., Y. (1999). Relaxing the Theory of Planned Behavior in understanding waste paper recycling. *Environment and Behavior*, 31(5), 587-612.

Chen, L., Gillenson, M.L., & Sherrell, D.L. (2002). Enticing online consumers: An extended technology acceptance perspective. *Information & Management*, 39, 705-719.

Chen, L.D., Gillenson, M.L., Sherrell D.L. (2004). Consumer acceptance of virtual stores: a theoretical model and critical success factors for virtual stores. *ACM SIGMIS Database* 35 (2), pp. 8–31.

Cheng, J. M., Sheen, G., & Lou, G. (2006). Consumer acceptance of the internet as a channel distribution in Taiwan: A channel function perspective. *Technovation*, 26, 856- 864.

Cheng, S.F. & Chan, K.S. The Role of Perceived Behavioral Control in Predicting Human Behavior: A Meta-Analytic Review of Studies on the Theory of Planned Behavior. Working Paper, Chinese University of Hong Kong.

Chin, W. C., & Todd, P. A. (1995). On the use, usefulness and ease of use of structural equation modeling in MIS research: A note of caution. *MIS Quarterly*, 19(2), 237–246.

Christopher G., Clemes, M., Limsombunchai V., Weng A., (2006). A Logit Analysis Of Electronic Banking In New Zealand. Lincoln University, Canterbury, Discussion Paper No. 108.

Churchill, G. (1979). A Paradigm for Developing Better Measures of Marketing Constructs. *Journal of Marketing Research* (16:1), pp. 64-73.

Clarke III, I. and Flaherty, T.B. (2003). Mobile portals: The development of m-commerce gateways, in: *Mobile commerce: Technology, Theory and Applications*, B.E. Mennecke and T.J. Strader (eds.). Idea Group Publishing, Hershey, PA, pp.185-210.

Cockburn, C., Wilson, T.D. (1996). Business Use of the Worl-Wide Web. *International Journal of Information Management*, 16(2), 83-102.

Coursaris, C., Hassanein, K. (2002). Understanding M-commerce: A consumer-centric Model. *Quarterly Journal of Electronic Commerce* 3 (3), 247–271.

Dali, M.M (2008), Urban Development and the Social Construction of the Metropolitan Klang Valley, University of Malaya

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease Of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13, 983-1003.

Davis, F. D. (1993). User Acceptance of information technology: System characteristics, user perceptions, and behavioral impacts. *International Journal of Man Machine Studies*, 38, 475-487.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35 (8), 982-1003.

Davis, F. D., & Venkatesh, V. (1996). A Critical Assessment Of Potential Measurement Biases In The Technology Acceptance Model: Three Experiments. *International Journal Of Human-Computer Studies*, 45, 19-45

Davies, J., Foxall, G., Pallister, J. (2002). Beyond the intention-behavior mythology: an integrated model of recycling. *Marketing Theory* 2 (1), 2002, pp.29-113.

Denscombe, M. (1998), *The Good Research Guide for Small-scale Social Research Projects*, Open University Press, Buckingham.

Devellis, R.F. (2003). *Scale Development: Theory and Applications*. Sage Publications, Thousand Oaks, CA.

Doll, W. J., Hendrickson, A., & Deng, X. (1998). Using Davis's perceived usefulness and ease-of-use instruments for decision making: A confirmatory and multi-group invariance analysis. *Decision Science*, 29(4), 839–869.

Doolin, B., Dillon, S., Thompson, F., & Corner, J., L. (2005). Perceived risk, the Internet shopping experience and online purchasing behaviour: A New Zealand perspective. *Journal of Global Information Management*, 13(2), 66-88.

Dholakia, R.R. and Dholakia, N. (2003). Mobility and markets: emerging outlines of mcommerce. *Journal of Business Research*, Vol. 57, No. 12, pp. 1391 -1396.

Eagly, A., Chaiken, S. (1993). *The Psychology of Attitudes*. Harcourt Brace Jovanovich, Fort Worth, TX.

Eighmey, J., & McCord L. (1998). Adding value in the information age: Uses and gratifications of sites on the world-wide web. *Journal of Business Research*, 41(3), 187-194.

Elasmar, M. & Carter E. (1996). Use of E-mail by college students and implications for Curriculum. *Journalism and Mass Communication Educator*, 51(2), 46 -54.

Field, A.P. (2009). *Discovering statistics using SPSS: and sex and drugs and rock 'n' roll* (3rd Edition). London:Sage.

Fishbein, M., Ajzen, I., 1975. *Beliefs, Attitudes, Intention, and Behavior: An Introduction of Theory and Research*. Addison-Wesley, Reading, MA.

Fok, C. Y. (2001). *Self-efficacy of An Individual on Internet Use In Organizations*. MBA Thesis, School Of Management, Universiti Sains Malaysia, Penang.

Fornell, Claes, Larcker DF (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error, *Journal of Marketing Research*, 18 (February): pp. 39-50.

Forsythe, S.M., Shi B. (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business Research* 56, pp. 867–875.

Foxall, G. (1997). *Marketing Psychology: The Paradigm in the Wings*. Macmillan, London.

Frambach, R.T (1993). An Integrated Model of Organizational Adoption and Diffusion of Innovations. *European Journal of Marketing*, 27 (5), 22-41

Frambach, R.T (1995), Diffusion of Innovations in Business-To-Business Markets. In Bruce, M. and Biemansm W.G. (Ed.), Product Development: Meeting the challenge of the Decision-Marketing Interface. John Wiley and Sons Ltd, 249 – 265

Funk, J. L. (2004). Mobile disruption. The technologies and applications driving the mobile Internet. Wiley-Interscience. ISBN 0-471-51122-6.

Gartner Research. (2004). Hype Cycle for mobile and wireless hardware and software. Strategic Analysis Report GOO120921. 9 June 2004.

Garson, G. D. (2005). Multivariate Analysis in Public Administration. Vol. 2005. North Carolina: College of Humanities and Social Sciences, 2005.

Gefen, D. & Devine, P. (2001). Customer loyalty to an on-line store: The meaning of online service quality. Proceedings of the 22nd international conference on information systems, pp. 613-617.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Inexperience and experience with online stores: the importance of TAM and Trust. IEEE Transactions on Engineering Management, Vol. 50, No. 3, August 2003, pp. 307-321.

Gefen, D., Karahanna, E., & Straub, W., Detmar. (2003). Trust and TAM in online shopping: An integrated model. MIS Quarterly, 27(1), 51-90.

Gefen, D., & Straub, D. W. (1997). Gender differences in the perception and use of email: An extension to the technology acceptance model. *MIS Quarterly*, 21(4), 389-400.

Gunsaekaran, A., Ngai, E. (2003). Special issue on mobile commerce: Strategies, technologies and applications. *Decision Support Systems*, 35, 187–188.

Guriting, P., & Ndubisi, N.O. (2006). Borneo online banking: Evaluating customer perceptions and behavioral intention. *Management Research News*, 29(1/2), 6-15.

Hair, J.F., Anderson, R.E., Tatham, R.L., Black, W.C. (1998). *Multivariate Data Analysis with Readings*. Prentice-Hall, Upper Saddle River, NJ.

Hartwick, J., Barki, H. (1994). Explaining the role of user participation in information system use. *Management Science* 40 (4), pp.440-465.

Heijden, H. (2003). Factors influencing the usage of website: the case of generic portal in the Netherlands. *Information & Management* 40 (6), pp. 541–549.

Höflich, J.R. & Rössler, P. (2001). Mobile schriftliche Kommunikation oder: E-Mail für das Handy. *Medien & Kommunikationswissenschaft*, 49, 437-461.

Hong, W., Thong, J. Y. L., & Tam, K. Y. (2004). The effects of information format and shopping task on consumers' online shopping behavior: A cognitive fit perspective. *Journal of Management Information Systems*, 21(3), 149-184.

Hong, W., Thong, J. Y. L., Wong, W., & Tam, K. Y. (2002). Determinants of user acceptance of digital libraries: An empirical examination of individual differences and system characteristics. *Journal of Management Information Systems*, 18(3),97-124.

Hong, S., Thong, J. Y. L., & Tam, K. Y. (2006). Understanding continued information technology usage behavior: A comparison of three models in the context of mobile internet. *Decision Support Systems*, 42, 1819-1834.

Hsu, C.L., Lu, H.P. (2004). Why do people play on-line games? An extended TAM with social influences and flow experience. *Information & Management* 41 (7), pp. 853– 868.

Hung, S.Y., Ku, C.Y. & Chang, C.M., (2003). Critical factors of WAP services adoption; an empirical study. *Electronic Commerce Research & Applications* 2 (1), 42–60.

Hwang, R.-J., Shiau, S.-H., and Jan, D.-F. A new mobile payment scheme for roaming services. *Electronic Commerce Research and Applications*, 6, 2, 2007, 184–191.

Igbaria, M. (1993). User acceptance of microcomputer technology: an empirical test. *OMEGA International Journal of Management Science*, 21, 73-90.

Igbaria, M., Iivari, J., & Maragahh, H. (1995). Why do individuals use computer technology? A finnish case study. *Journal of Information & Management*, 29, 227-238

Im I., Kim Y., Han, H.-J. (2007). The effects of perceived risk and technology type on users' acceptance of technologies. *School of Business, Yonsei University, Seoul, Information & Management* 45 (2008) 1–9.

Jarvenpaa, S., Tractinsky, N. (1999). Consumer trust in an Internet store: A cross-cultural validation. *Journal of Computer Mediated Communication*, 5(2), pp.1-36.

Jarvenpaa, S.L., Tractinsky, N., & Vitale, M. (2000). Consumer trust in an Internet store. *Information Technology and Management*, 1, 45-71.

Karahanna, E., Straub, D. W., & Chervany, N. L. (1999). Information technology adoption across time: A cross sectional comparison of pre- adoption and post-adoption beliefs. *MIS Quarterly*, 23(2), 183- 213.

Karahanna, E., & Straub, W., Detmar. (1999). Information technology adoption across time: A cross- sectional comparison of pre-adoption and post-adoption beliefs. *MIS Quarterly*, 23(2), 183-213.

Karahanna, E., Straub, D. (1999). The psychological origins of perceived usefulness and ease-of-use. *Information and Management* 35 (4), pp.237-250.

Keen, P & Mackintosh, R. (2001). The freedom economy: Gaining the M-commerce edge in the era of the Wireless Internet. Osborne/Mcgraw-Hill, Berkeley; CA, USA.

Khalil M. N. & Pearson J.M (2007). The Influence of Trust on Internet Banking Acceptance. Journal of Internet Banking and Commerce, August 2007, vol. 12, no.2

Kiljander, H. (2004). Evolution and usability of mobile phone interaction styles. Doctoral thesis. Helsinki University of Technology. Publications in Telecommunications Software and Multimedia. TML-A8. ISBN 951-22-7319-5. Otamedia Oy.

Kim, H.-W., Chan, H.C., Gupta, S. (2005). Value-based Adoption of Mobile Internet: An empirical investigation. Decision Support Systems. In Press, Corrected Proof.

Kindberg, T., Spasojevic, M., Fleck, R. & Sellen, A. (2004). How and Why People Use Camera Phones. Consumer Applications and Systems Laboratory. H&P Laboratories Bristol, HPL-2004-216, November 26, 2004.

Kleijnen, M., Ruyter, K., & Wetzels, M.G.M. (2003). Factors Influencing the Adoption of Mobile Gaming Services. In B.E. Mennecke & T.J. Strader (Eds.), Mobile Commerce - Technology, Theory and Applications (pp. 213–214). Hershey, PA: Idea Publishing Group.

Kleijnen, M., Wetzels, M., & de Ruyter, K. (2004). Consumer acceptance of wireless finance. Journal of Financial Services Marketing, 8(3), 206-217.

Koay, P. L. (2002). Receptiveness of E-Banking by Malaysian Consumers. MBA thesis, school of Management, Universiti Sains Malaysia, Penang

Koufaris, M., Kambil, A. & LaBarbera, P.A. (2002). Consumer behavior in web-based commerce: an empirical study. *International Journal of Electronic Commerce*, Vol. 6 No. 2, pp. 115-38.

Lai, T.L. (2002). Short message service (SMS): the impact of service quality and perceived value on satisfaction, intention and usage. Working paper, Nanyang Business School, Nanyang Technological University, Singapore.

Lai, V. S. & Li, H. (2005). Technology Acceptance Model for Internet Banking: An Invariance Analysis. *Information & Management*, Vol. 42, No. 2, pp. 373-386.

Lau, S.M. (2002). Strategies to motivate brokers adopting on-line trading in Hong Kong financial market. *Review of Pacific Basin Financial Markets and Policies*, 5(4), 471-489.

Lee, K.S, Lee H.S., & Kim, S.Y. (2007). Factors Influencing the Adoption Behavior of Mobile Banking: A South Korean perspective. *Journal of Internet Banking and Commerce*, August 2007, vol. 12, no.2.

Lee, E.J., Kwon, K.N. & Schumann, D.W. (2005). Segmenting the non-adopter category in the diffusion of internet banking. *The International Journal of Bank Marketing*, Vol. 23 No. 4, pp. 414-37.

Lee, W.J., Kim, T.U. & Chung, J.-Y. (2002). User acceptance of the mobile internet. Working paper, IT Management Research Center, Graduate School of Business, Sungkyunkwan University, Seoul.

Legris, P., Ingham, J., Colletette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & Management* (40:3), pp 191-204.

Levene, H. (1960). In I. Olkin et al. (Eds.), *Contributions to probability and statistics: Essays in honor of Harold Hotelling* (pp. 278–292). Stanford, CA: Stanford University Press.

Lexhagen, M., Nysveen, H., & Hem, L. E. (2005). Festival coordination: An exploratory study on intention to use mobile devices for coordination of a festival. *Event Management*, 9, 133- 146.

Liao, S; Shao, Y., Wang,H., Chen, A. (1999). The adoption of virtual banking: an empirical study. *International Journal of Information Management*, 19(1), 63-74.

Lightner, N.J., Yenisey, M.M., Ozok, A.A., Salvendy, G. (2002). Shopping behavior and preferences in e-commerce of Turkish and American university students: Implications from cross-cultural design. *Behaviour & Information Technology* 21 (6), 373–385.

Lim, N. (2003). Consumers' perceived risk: sources versus consequences. *Electronic commerce research and application*, 2, 216-228.

Lin, J.C.C., Lu, H. (2000). Towards an understanding of the behavioral intention to use a web site. *Information Management*, vol. 20, pp. 197-208.

Ling, R. (2001). It is 'in.' It doesn't matter if you need it or not, just that you have it: Fashion and the domestication of the mobile telephone among teens in Norway. Oslo: Working Paper, Telenor R&D, Norway.

Ling, R. & Yttri, B. (2002). Hyper-coordination via mobile phone in Norway. In *Perpetual contact*. Eds. J. E. Katz and M. Aakhus. New York: Cambridge University Press.

Lu, J., C. S. Yu, C. Liu, & J. E. Yao (2003). Technology acceptance model for wireless Internet. *Internet Research: Electronic Networking and Applications*, Vol. 13, No. 3: 206-222.

Luarn, P., & Lin, H.H. (2005). Toward an understanding of the behavioural intention to use mobile banking. *Computers in Human Behaviour*, 21, 873-891.

Lwin, M., Wirtz, J., and Williams, J. D (2007). Consumer online privacy concerns and responses: a power-responsibility equilibrium perspective. *Journal of the Academy of Marketing Science*, 35, 572-585.

Ma, Q., & Liu, L. (2004). The technology acceptance model: A meta analysis of empirical findings. *Journal of Organizational and End User Computing*, 16(1), 59- 72.

MacKinnon, D. P., G. Warsi & J. H. Dwyer (1995). A simulation study of mediated effect measures. *Multivariate Behavioral Research*, 30, 1, 41-62.

Madden, T., J, Ellen, P., S, & Ajzen, I. (1992). A comparison of the Theory of planned behaviour and the Theory of reasoned action. *Personality and Social Psychology Bulletin*, 18, 3-9.

Manstead, A., Parker, D. (1995). Evaluating and Extending the Theory of Planned Behavior. *European Review of Social Psychology* 6, pp.69-95.

Mathieson, K. (1991). Predicting user intentions: Comparing the technology acceptance model with the theory of planned behavior. *Information Systems Research*, 2, 173- 191.

Mathieson, K., Peacock, E., & Chin, W., W. (2001). Extending the technology acceptance model: The influence of perceived user resources. *Database for advances in information systems*, 32(3), 86-112.

Mattila, M. (2003). Factors affecting the adoption of mobile banking services. *Journal of Internet Banking and Commerce*, 8 (1). [On-line].

Available at <http://www.arraydev.com/commerce/JIBC/0306-04.htm>

Mattila, M., Karjaluoto, H. and Pento, T. (2003). Internet banking adoption among mature customers: early majority or laggards. *Journal of Services Marketing*, Vol. 17 No. 5, pp. 514-26.

Moon, J. W., & Kim, Y. G. (2001). Extending the TAM for a world-wide-web context. *Information & Management*, 38(4), 217–230.

Moore, G.C., Benbasat, I. (1991). Development of an instrument to measure the perception of adopting an information technology innovation. *Information Systems Research* 2 (3), 192–222.

Moore, N. (2000), *How To Do Research. The Complete Guide to Designing and Managing Research Projects*, Library Association Publishing, London.

Morgan Stanley (<http://mobithinking.com/mobile-marketing-tools/latest-mobile-stats>, 20.10.2010)

Morris, M., Dillon, A. (1997). How user perceptions influence software use. *IEEE Software* 14 (4), 58–65.

Ndubisi, N., Sinti, Q. & Chew, T. M. (2004) Development of an instrument to measure the perceptions of adopting an information technology innovation. *Information Systems Research*, Vol. 2 (3), 192-222.

NG-Krueger, C., Swatman, P.A., Rebene, D.S. (2002). The price of convenience: Privacy and mobile commerce. *Quarterly Journal of Electronic Commerce* 3 (3), 273–285.

Nunnally, J.C. (1978). *Psychometric theory*, (3rd ed.). New York, NY: McGraw-Hill.

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3th ed.). New York, NY: McGraw-Hill.

Nysveen, H., Pedersen, P.E. & Thorbjørnsen, H. (2005). Intention to use mobile services: antecedents and crossservice comparisons. *Journal of the Academy of Marketing Science*, Vol. 33 No. 3, pp. 330-347.

Nysveen, H., Pedersen, P. E., & Thorbjørnsen, H. (2005). Explaining intention to use mobile chat services: moderating effects of gender. *Journal of Consumer Marketing*, 22(5), 247- 256.

Nordman, J., & Liljander, V. (2003). Mobile service quality - a study of contributing factors. Working paper, April 2003.

O' Cass, A. & Fenench, T. (2003). Web retailing adoption: Exploring the nature of internet users Web retailing behaviour. *Journal of Retailing and Consumer Services* 10, 81–94.

Ok, Seok-Jae & Shon, Ji-Hyun (2006). The Determinant of Internet Banking Usage Behavior in Korea: A Comparison of Two Theoretical Models, Pusan National University, Korea, COLLECTeR '06, 9 December, Adelaide

Oliver, R. L. & Bearden, W. O. (1985). Crossover Effects in the Theory of Reasoned Action. *Journal of Consumer Research*, Vol. 12, December 1985, pp. 324-340.

Ostlund, L.E. (1974). Perceived Innovation Attributes as Predictors of Innovativeness. *Journal of Customer Research*, 1, 23-29.

Pagani, M. (2004). Determinants of Adoption of Third Generation Mobile Multimedia Services. *Journal of Interactive Marketing*, Vol. 18, No. 3, pp. 46 - 59.

Pavlou, A., Paul. (2001). Consumer intentions to adopt electronic commerce incorporating trust and risk in the technology acceptance model. Retrieved January 2005, Paper presented at DIGIT workshop, from <http://www.mis.temple.edu/digit>

Pavlou, A., Paul, & Featherman, S., Mauricio. (2002). Predicting E-services adoption: a perceived risk facets perspectives. Paper presented at the Eighth Americas Conference on Information Systems, Florida, USA.

Pavlou, P.A., (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the Technology Acceptance Model. *International Journal of Electronic Commerce* 7 (3), 101–134.

Pedersen, P.E., (2001). An Adoption Framework For Mobile Commerce. In Proceedings of 1st. IFIP Conference of E-Commerce, Minitrack on Mobile Commerce. Zürich, Switzerland, October. 2001, Available at: <http://ikt.hia.no/perrep/publications.htm>

Pederson P.E: (2002). Adoption of mobile Internet services: An exploratory study of mobile commerce early adopters. 2002, Available at: <http://ikt.hia.no/perrep/publications.htm>

Pedersen, P.E. and Ling, R. (2003). Modifying adoption research for mobile Internet service adoption: Cross-disciplinary interactions. in The 36th Hawaii International Conference on System Sciences (HICSS'03). Hawaii: IEEE Computer Society. Jan 6-9.

Pedersen, P.E. and Nysveen, H. (2002). Using the theory of planned behavior to explain teenager' adoption of text messaging services. Working Paper, Agder University College, 2002. Accessed at <http://ikt.hia.no/perrep/publications.htm>

Pedersen, P.E., Nysveen, H. (2003). Usefulness and self-expressiveness: Extending TAM to explain the adoption of a mobile parking service. Proceedings of the 16th Electronic Commerce Conference, Bled, Slovenia.

Pedersen, P.E., Nysveen, H. and Thorbjørnsen, H. (2002). The adoption of mobile services: A cross service study. Accessed at <http://ikt.hia.no/perrep/publications.htm>

Pedersen, P.E., Nysveen, H. and Thorbjornsen, H. (2003). Identity expression in the adoption of mobile services: The case of multimedia messaging services. Accessed at http://ikt.hia.no/perep/MMS_study.pdf

Podder, B. (2005). Factor Influencing the Adoption and Usage of Internet Banking: A New Zealand Perspective. School of Computer & Information Sciences, Auckland University of Technology.

Ramayah, T., Dahlan, N., Mohamad, O. & Ling, K.P. (2002). The impact of external variables on intention to use internet banking: a preliminary analysis. Proceedings of the MMU International Symposium on Information and Communications Technologies M2USIC'02 ICT: A Catalyst for K-Economy, Kuala Lumpur 2-3 October.

Ramayah, T., Jantan, M., Noor, M.N.M. & Ling, K.P. (2003). Receptiveness internet banking by Malaysian consumers. Asian Academy of Management Journal, Vol. 8 No. 2, pp. 1-29.

Rask, M. og Dholakia, N. (2001). Next to the customer's hart and wallet: Frameworks for exploring the emerging m-commerce arena. AMA Winter Marketing Educator's Conference, Vol. 12, s. 372-378.

Reinecke, J., Schmidt, P. and Ajzen, I. (1996). Application of the Theory of Planned Behavior to Adolesents' Condom Use: A Panel Study. Journal of Applied Social Psychology, Vol. 26, pp. 749-772.

Saga, V. L., & Zmud, R. W. (1994). The nature and determinants of IT acceptance, routinization, and Infusion. In L. Levine (Ed.), *Diffusion, transfer, and implementation of information technology*. Pittsburgh, PA: Carnegie Mellon University, Software Engineering Institute.

Sathye, M. (1999). Adoption of Internet Banking by Australian Consumers: An Empirical Investigation. *The International Journal of Bank Marketing*, 17(7), pp. 324-334.

Segars, A. H., & Grover, V. (1993). Re-examining perceived ease of use and usefulness: A confirmatory factor analysis. *MIS Quarterly*, 17(4), 517–525.

Sekaran U. (2000). *Research Methods for Business - A Skill Building Approach*, 3rd ed. New York: John Wiley and Sons.

Sendecka, L. (2006). Adoption of mobile services: Moderating effects of service's information intensity. *Norges Handelshøyskole, Bergen*, May 15, 2006.

Sheppard, B.H., Hartwick, J. & Warshaw, P.R. (1988). The Theory of Reasoned Action: A Meta- Analysis of Past Research with Recommendations for Modifications and Future Research. *Journal of Consumer Research* (15:3), December 1988, pp. 325-343.

Shih, Y-Y., Fang, K. (2004). The use of a decomposed theory of planned behavior to study Internet banking in Taiwan. *Internet Research*, Vol. 14 No. 3 pp. 213–223

Shin, D.-H. (2007). User acceptance of mobile Internet: Implication for convergence technologies. College of Information Sciences and Technology, Pennsylvania State University, PA 19610-6009, USA.

Skog, B. (2002). Mobiles and the Norwegian teen: identity, gender and class, in Katz, J.E. and Aakhus, M. (Eds), In Perpetual Contact, Cambridge University Press, New York, NY.

Straub, D., Limayem, M., Karahanna, E. (1995). Measuring System Usage: Implications for IS Theory Testing. *Management Science* 41 (8), pp. 1328-1342.

Suh, B., & Han, I. (2002). Effect of trust on customer acceptance of Internet banking. *Electronic Commerce Research and Applications*, 1, 247-263.

Szajna, B. (1993). Determining information system usage. *Information and Management* 25, 147–154.

Szajna, B. (1994). Software evaluation and choice: Predictive validation of the technology acceptance instrument. *MIS Quarterly*, 18(3), 319–324.

Szajna, B. (1996). Empirical Evaluation of the Revised Technology Acceptance Model. *Management Science* 42 (1), pp. 85-92.

Tabachnick, B. G., Fidell, L. S. (1996). *Using Multivariate Statistics*, Third Ed. New York: Harper Collins.

Tan, M., & Teo, T.S.H. (2000). Factors influencing the adoption of Internet banking. *Journal of the Association for Information Systems*, 1, 1-42.

Tang, T.W. (2004). The Role of Trust in Customer Online Shopping Behavior: Perspective of Technology Acceptance Model, National Dong-Hwa University, Taiwan.

Taylor, J.W. (1974), The role of risk in consumer behavior, *Journal of Marketing* 38, pp. 54–60.

Taylor, S. & Todd, P.A. (1995). Understanding information technology usage: a test of competing models. *Information Systems Research*, 6, 144-176.

Teo, T.S.H. & Pok, S.H. (2003). Adoption of WAP-Enabled Mobile Phones among Internet Users. *OMEGA* (31:3), 483-498.

Thomas, D. (2003). M-commerce: A false start. *Computer Weekly*, 18. Triandis HC. (1971). *Attitude and attitude change*. New York: Wiley.

Venkatesh, V. (1999). Creation of favourable user perceptions: Exploring the role of intrinsic motivation. *MIS Quarterly*, 23(2), 239-260.

Venkatesh, V. (2000). Determinants of perceived ease of use: integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information systems research*, 11(4), 342-365.

Venkatesh, V. and Davis, F.D. (1996). A model of the antecedents of perceived ease of use: development and test. *Decision Sciences*, Vol. 27 No. 3, pp. 451-81.

Venkatesh, V., Davis, F.D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science* 46 (2), 186–204.

Venkatesh, V. and Morris, M.G. (2000). Why don't men ever stop to ask for directions? Gender, social influence, and their role in technology acceptance and usage behavior. *MIS Quarterly*, Vol. 24 No. 1, pp. 115-39.

Venkatesh, V., Morris, G., Michael, Davis, B., Gordon, & Davis, D., Fred. (2003). User acceptance of Information technology: Towards a unified view. *MIS Quarterly*, 27(3), 425-478.

Verhagen, T., Tan, Y. & Meents, S. (2004). An Empirical Exploration Of Trust And Risk Associated with Purchasing at Electronic Marketplaces 17th Bled eCommerce Conference, Bled, Slovenia, June 21-23, 2004.

Viswanathan, M. (2005). *Measurement error and research design*. Thousand Oaks, California: Sage Publications, Inc.

Wang, Y., Lin, H., & Luarn, P. (2006). Predicting consumer intention to use mobile service. *Information Systems Journal*, 16, 157-179.

Wang, Y., Shun, Wang, Y., Min, Lin, H., Hsin, & Tang, T. I.. (2003). Determinants of user acceptance of Internet banking: an empirical study. *International journal of service Industry management*, 14(5), 501-519.

Warshaw, P. R. (1980). A New Model for Predicting Behavioral Intentions: An Alternative to Fishbein. *Journal of Marketing Research*, Vol. 17, 1980, pp. 153-172.

Wu, J.-H. and Wang, S.-C. (2005). What drives mobile commerce? An empirical evaluation of the revised technology acceptance model. *Information & Management*, 42, 5, 719-729.

Yang, K. C. C. (2004). Exploring Factors Affecting the Adoption of Mobile Commerce in Singapore. *Telematics and Informatics*, vol. 22, pp. 257-277.

APPENDICES

Appendix A: SPSS Results.....	97
Appendix B: Questionnaire Survey.....	116

APPENDIX A: SPSS Results

Frequency

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	154	49.5	49.5	49.5
	Female	157	50.5	50.5	100.0
	Total	311	100.0	100.0	

AGE GROUP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 - 30	181	58.2	58.2	58.2
	31 - 40	107	34.4	34.4	92.6
	41 - 50	16	5.1	5.1	97.7
	51 & above	7	2.3	2.3	100.0
	Total	311	100.0	100.0	

RACE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	63	20.3	20.3	20.3
	Chinese	196	63.0	63.0	83.3
	Indian	45	14.5	14.5	97.7
	Others	7	2.3	2.3	100.0
	Total	311	100.0	100.0	

OCCUPATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	7	2.3	2.3	2.3
	Middle Management	71	22.8	22.8	25.1
	Supervisor	88	28.3	28.3	53.4
	Clerical/Supporting Staff	127	40.8	40.8	94.2
	Own Business	18	5.8	5.8	100.0
	Total	311	100.0	100.0	

EDUCATION LEVEL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM/MCE	4	1.3	1.3	1.3
	STPM/HSC	6	1.9	1.9	3.2
	Certificate/Diploma	32	10.3	10.3	13.5
	Degree/Professional Certificate	212	68.2	68.2	81.7
	Postgraduate	57	18.3	18.3	100.0
	Total	311	100.0	100.0	

INCOME GROUP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<=RM1,500	29	9.3	9.3	9.3
	RM1,501 - RM3,000	30	9.6	9.6	19.0
	RM3,001 - RM5,000	129	41.5	41.5	60.5
	RM5,001 - RM7,000	101	32.5	32.5	92.9
	RM7,001 - RM9,000	15	4.8	4.8	97.7
	>=RM9,001	7	2.3	2.3	100.0
	Total	311	100.0	100.0	

MARITAL STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	154	49.5	49.5	49.5
	Married	157	50.5	50.5	100.0
	Total	311	100.0	100.0	

Descriptive Statistic

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
PEOU	311	22.00	41.00	31.6302	3.95641	-.258	-.355
PU	309	5.00	32.00	20.5631	6.47573	-.190	-.730
PC	311	9.00	21.00	14.5145	2.83508	.188	-.704
SN	310	18.00	40.00	30.3548	4.95774	-.082	-.597
BC	311	11.00	39.00	22.7106	6.75277	.248	-.650
PR	311	9.00	32.00	19.6270	5.40989	-.016	-.767
ATU	311	27.00	48.00	37.8232	4.52779	-.050	-.628
BITU	311	7.00	21.00	15.0000	3.60197	-.271	-.609
Valid N (listwise)	308						

PEOU – Perceived ease of use

PU – Perceived usefulness

PC – Perceived credibility

SN – Subjective norms

BC – Behavioral control

PR – Perceived risk

ATU – Attitude to use

BITU – Behavioral intention to use

Reliability Analysis

Perceived Ease of Use Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.853	.855	6

Perceived Ease of Use Item Statistics

	Mean	Std. Deviation	N
PEOU1 - Mobile banking is easy to use	5.53	.777	311
PEOU2 - Learning to operate mobile banking is easy for me	5.39	.865	311
PEOU3 - It would be easy for me to become skillful at using mobile banking	5.50	.823	311
PEOU4 - It is easy to make the mobile banking services do what I want it to	5.05	.907	311
PEOU5 - The interaction with mobile banking services are clear and understandable	5.09	.851	311
PEOU6 - It is easy to interact with mobile banking services	5.07	.973	311

Perceived Usefulness Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.949	5

Perceived Usefulness Item Statistics

	Mean	Std. Deviation	N
PU1 - Using the mobile banking is a time-saving way	4.30	1.352	309
PU2 - Using the mobile banking is an efficient way	4.28	1.481	309
PU3 - Using mobile banking would improve my performance in conducting banking transaction	4.06	1.437	309
PU4 - Using mobile banking would make it easier for me to conduct banking transaction	3.90	1.374	309
PU5 - I would find mobile banking useful in conducting my banking transaction	4.03	1.457	309

Perceived Credibility Reliability Statistics

	Cronbach's Alpha Based on	
Cronbach's Alpha	Standardized Items	N of Items
.602	.602	5

Perceived Credibility Item Statistics

	Mean	Std. Deviation	N
PC1 - Using mobile banking would not divulge my personal information	2.84	.907	311
PC2 - I would find mobile banking secure in conducting my banking transactions	2.77	.898	311
PC3 - Using mobile banking facilities is financially secure	2.96	.841	311
PC4 - I trust the security measure of mobile banking technology	2.98	.900	311
PC5 - I trust the ability of mobile banking system to protect my privacy	2.96	.917	311

Subjective Norms Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.773	.793	6

Subjective Norms Item Statistics

	Mean	Std. Deviation	N
SN1 - People who influence my behavior would think I should use mobile banking	5.00	1.291	310
SN2 - It is expected that people like me use the mobile banking	4.73	1.511	310
SN3 - People I look up to expect me to use mobile banking	5.35	1.167	310
SN4 - People who are important to me think I should use mobile banking	5.17	1.029	310
SN5 - People who are important to me would find using mobile banking a good idea	5.05	1.051	310
SN6 - People who are important to me would find using mobile banking beneficial	5.06	1.123	310

Behavioral Control Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.873	.881	6

Behavioral Control Item Statistics

	Mean	Std. Deviation	N
BC1 - Using the mobile banking is entirely within my control	3.32	1.559	311
BC2 - I would be able to use mobile banking	3.71	1.340	311
BC3 - I have the ability to use mobile banking	3.72	1.471	311
BC4 - I have the knowledge to use mobile banking	3.91	1.431	311
BC5 - I feel free to use the kind of mobile banking services I like to	4.08	1.367	311
BC6 - I have the necessary means and resources to use the mobile banking	3.97	1.451	311

Perceived Risk Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.828	.832	5

Perceived Risk Item Statistics

	Mean	Std. Deviation	N
PR1 - Advances in mobile security technology provide for safer mobile banking transactions	3.92	1.413	311
PR2 - It is very easy for my money to be stolen if using mobile banking	4.18	1.579	311
PR3 - I am not confident over the security aspect of mobile banking	3.75	1.214	311
PR4 - Others will know information concerning my mobile banking transaction	4.00	1.495	311
PR5 - Others can tamper with information concerning my mobile banking transaction	3.79	1.300	311

Attitude To Use Reliability Statistics

	Cronbach's Alpha Based on	
Cronbach's Alpha	Standardized Items	N of Items
.852	.854	7

Attitude To Use Item Statistics

	Mean	Std. Deviation	N
ATU1 - Using mobile banking is a good idea	5.59	.756	311
ATU2 - Using mobile banking is a wise idea	5.10	.904	311
ATU3 - I think that using mobile banking is beneficial to me	5.12	.832	311
ATU4 - I like the idea of using mobile banking	5.13	.965	311
ATU5 - Using the mobile banking would be pleasant	5.90	.783	311
ATU6 - I have positive perception about using mobile banking	5.68	.897	311
ATU7 - My attitude toward mobile banking is favorable	5.30	1.047	311

Behavioral Intention to Use Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.944	3

Behavioral Intention to Use Item Statistics

	Mean	Std. Deviation	N
BITU1 - I intend to use mobile banking continuously in the future	5.05	1.213	311
BITU2 - I will strongly recommend others to use mobile banking	4.95	1.282	311
BITU3 - I will frequently use mobile banking in the future	4.99	1.301	311

Pearson Correlation

		Correlations							
		PEOU	PU	PC	SN	BC	PR	ATU	BITU
PEOU	Pearson Correlation	1	.134 [*]	-.596 ^{**}	.403 ^{**}	.069	.217 ^{**}	.788 ^{**}	.434 ^{**}
	Sig. (2-tailed)		.018	.000	.000	.224	.000	.000	.000
	N	311	309	311	310	311	311	311	311
PU	Pearson Correlation	.134 [*]	1	-.135 [*]	.339 ^{**}	.035	.089	.338 ^{**}	.619 ^{**}
	Sig. (2-tailed)	.018		.018	.000	.542	.118	.000	.000
	N	309	309	309	308	309	309	309	309
PC	Pearson Correlation	-.596 ^{**}	-.135 [*]	1	-.307 ^{**}	-.074	-.208 ^{**}	-.555 ^{**}	-.244 ^{**}
	Sig. (2-tailed)	.000	.018		.000	.192	.000	.000	.000
	N	311	309	311	310	311	311	311	311
SN	Pearson Correlation	.403 ^{**}	.339 ^{**}	-.307 ^{**}	1	.027	.338 ^{**}	.430 ^{**}	.341 ^{**}
	Sig. (2-tailed)	.000	.000	.000		.638	.000	.000	.000
	N	310	308	310	310	310	310	310	310
BC	Pearson Correlation	.069	.035	-.074	.027	1	.021	-.016	.088
	Sig. (2-tailed)	.224	.542	.192	.638		.712	.781	.123
	N	311	309	311	310	311	311	311	311
PR	Pearson Correlation	.217 ^{**}	.089	-.208 ^{**}	.338 ^{**}	.021	1	.144 [*]	.046
	Sig. (2-tailed)	.000	.118	.000	.000	.712		.011	.419
	N	311	309	311	310	311	311	311	311
ATU	Pearson Correlation	.788 ^{**}	.338 ^{**}	-.555 ^{**}	.430 ^{**}	-.016	.144 [*]	1	.590 ^{**}
	Sig. (2-tailed)	.000	.000	.000	.000	.781	.011		.000
	N	311	309	311	310	311	311	311	311
BITU	Pearson Correlation	.434 ^{**}	.619 ^{**}	-.244 ^{**}	.341 ^{**}	.088	.046	.590 ^{**}	1
	Sig. (2-tailed)	.000	.000	.000	.000	.123	.419	.000	
	N	311	309	311	310	311	311	311	311

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

PEOU – Perceived ease of use

PU – Perceived usefulness

PC – Perceived credibility

SN – Subjective norms

BC – Behavioral control

PR – Perceived risk

ATU – Attitude to use

BITU – Behavioral intention to use

Multiple Regressions

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.752 ^a	.566	.556	2.40701	.566	55.868	7	300	.000	1.416

a. Predictors: (Constant), attitude to use, perceived risk, perceived usefulness, perceived credibility, subjective norms, behavioral control, perceived ease of use

b. Dependent Variable: Behavioral intention to use

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2265.779	7	323.683	55.868	.000 ^a
	Residual	1738.105	300	5.794		
	Total	4003.883	307			

a. Predictors: (Constant), attitude to use, perceived risk, perceived usefulness, perceived credibility, subjective norms, behavioral control, perceived ease of use

b. Dependent Variable: Behavioral intention to use

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-8.536	2.296		-3.718	.000		
	PEOU	.124	.062	.137	2.005	.046	.312	3.208
	PU	.270	.024	.485	11.253	.000	.779	1.283
	PC	.143	.062	.113	2.325	.021	.616	1.623
	SN	.009	.033	.012	.267	.789	.688	1.453
	BC	.041	.021	.077	1.999	.047	.973	1.028
	PR	-.041	.027	-.061	-1.499	.135	.862	1.160
	ATU	.306	.055	.385	5.573	.000	.304	3.294

a. Dependent Variable: Behavioral intention to use

PEOU – Perceived ease of use

BC – Behavioral control

PU – Perceived usefulness

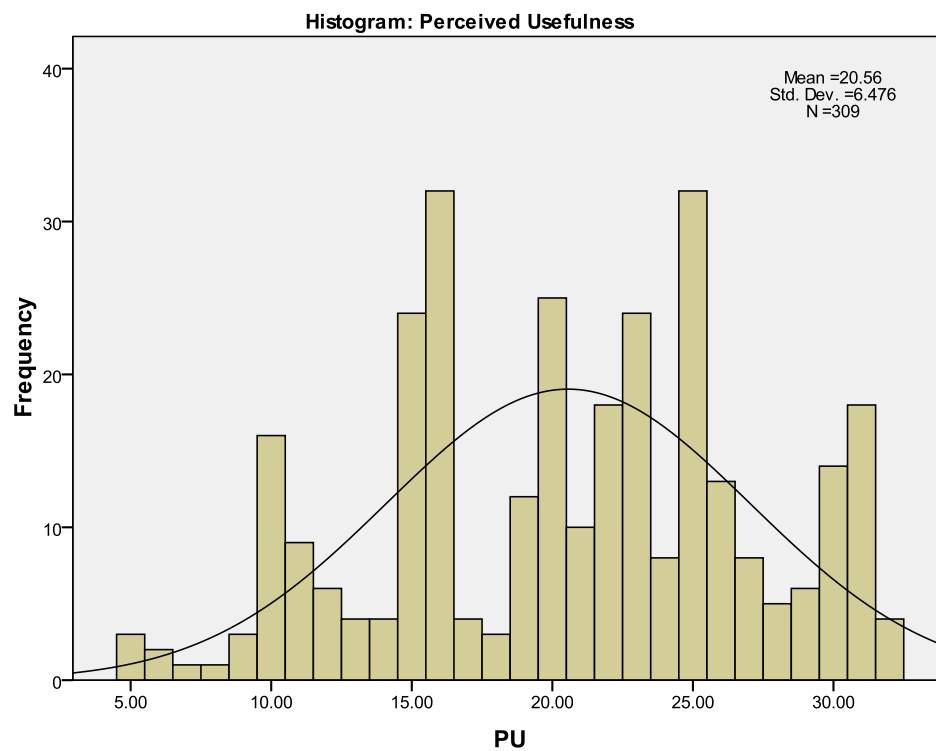
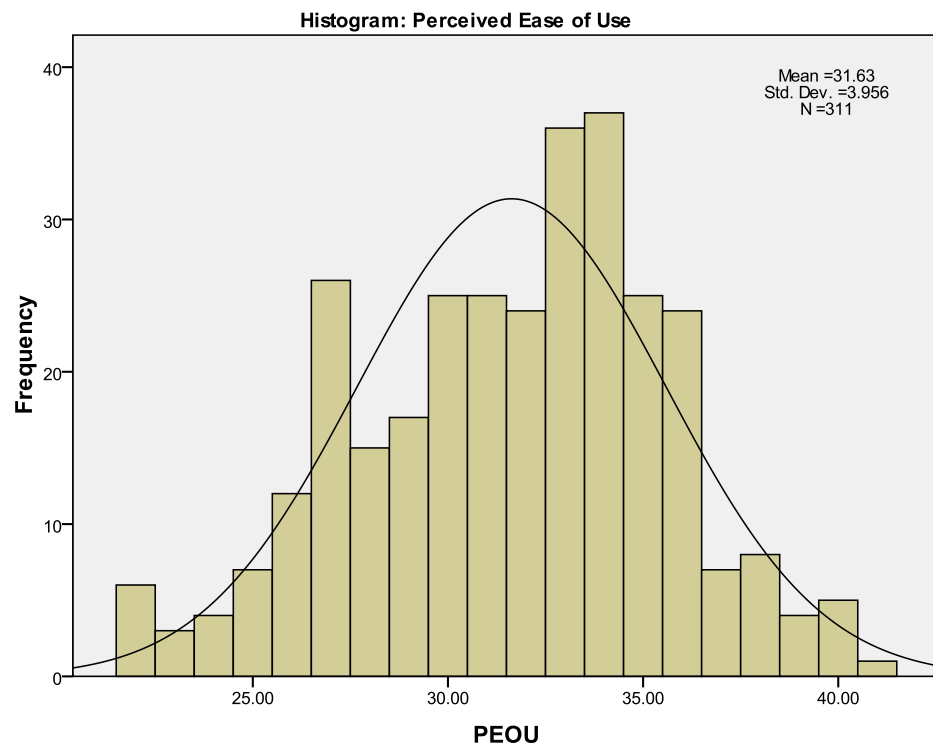
PR – Perceived risk

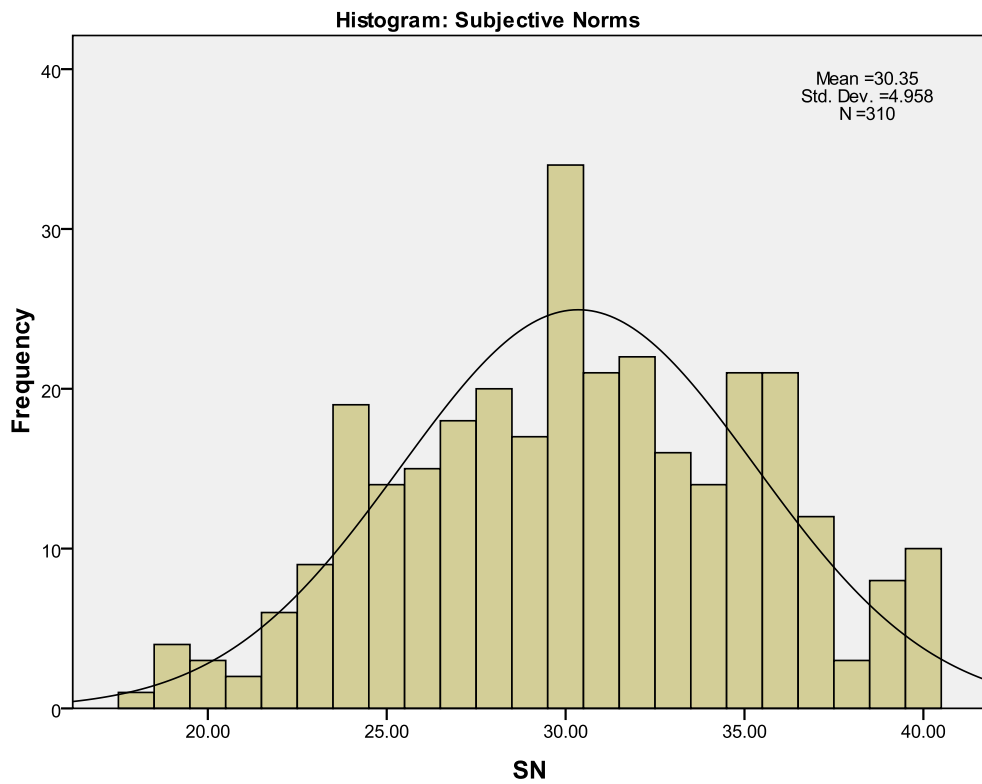
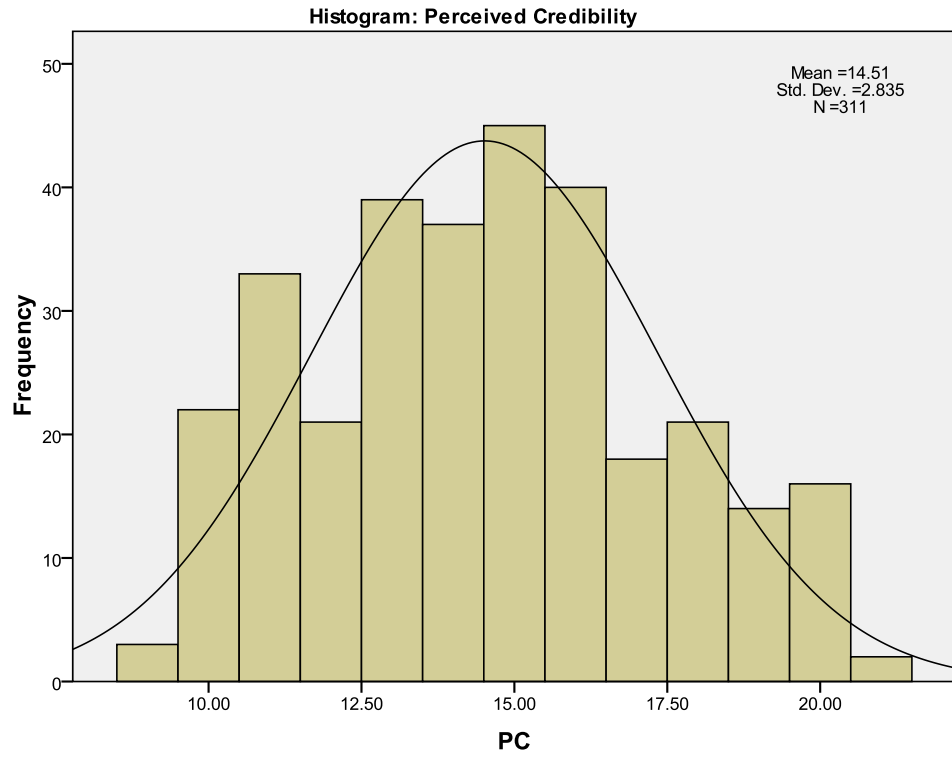
PC – Perceived credibility

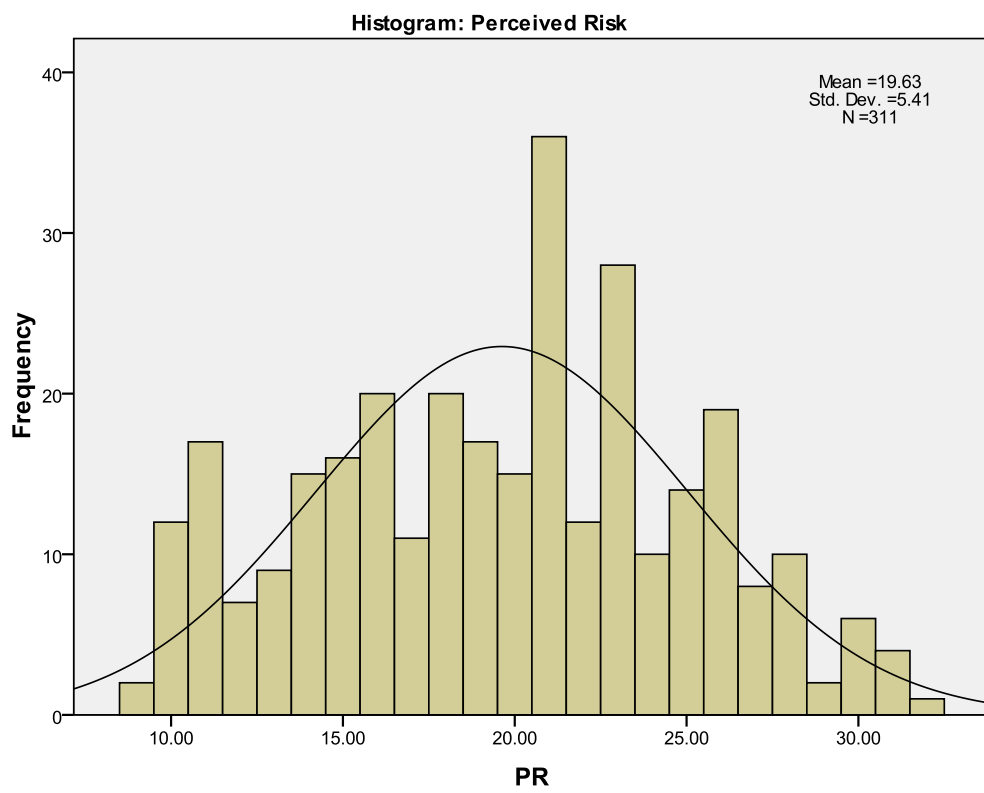
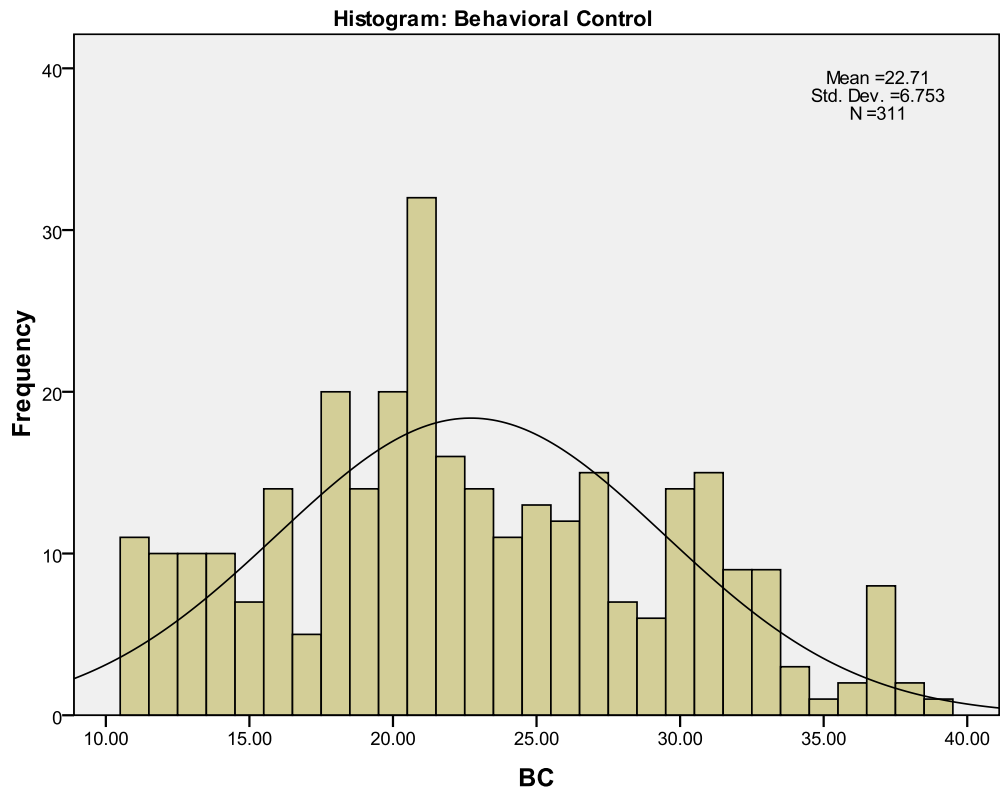
ATU – Attitude to use

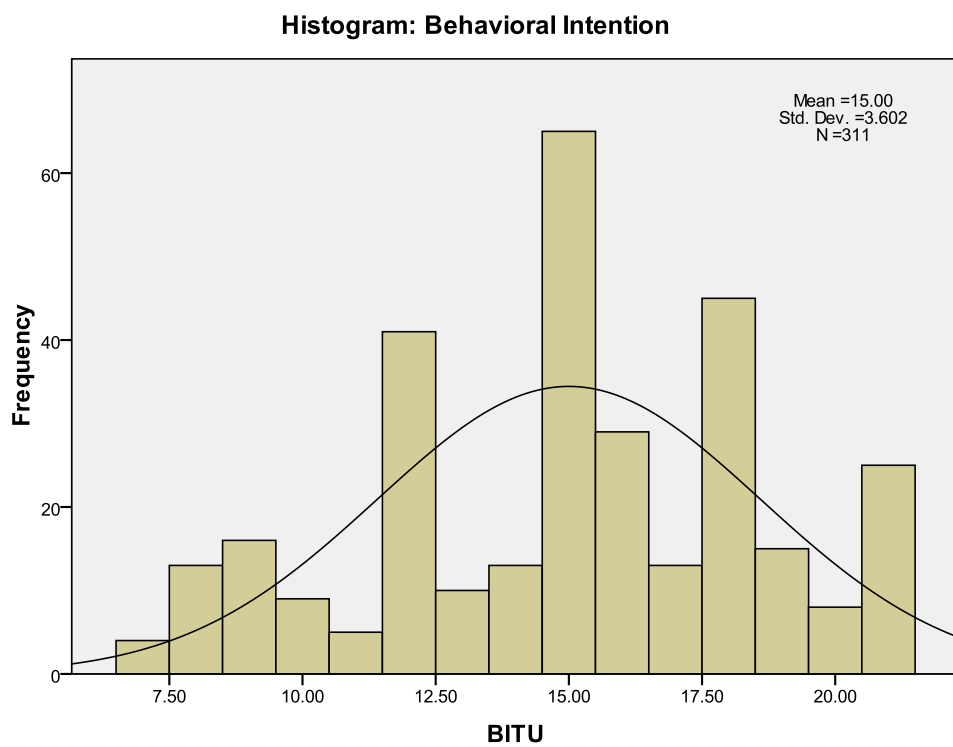
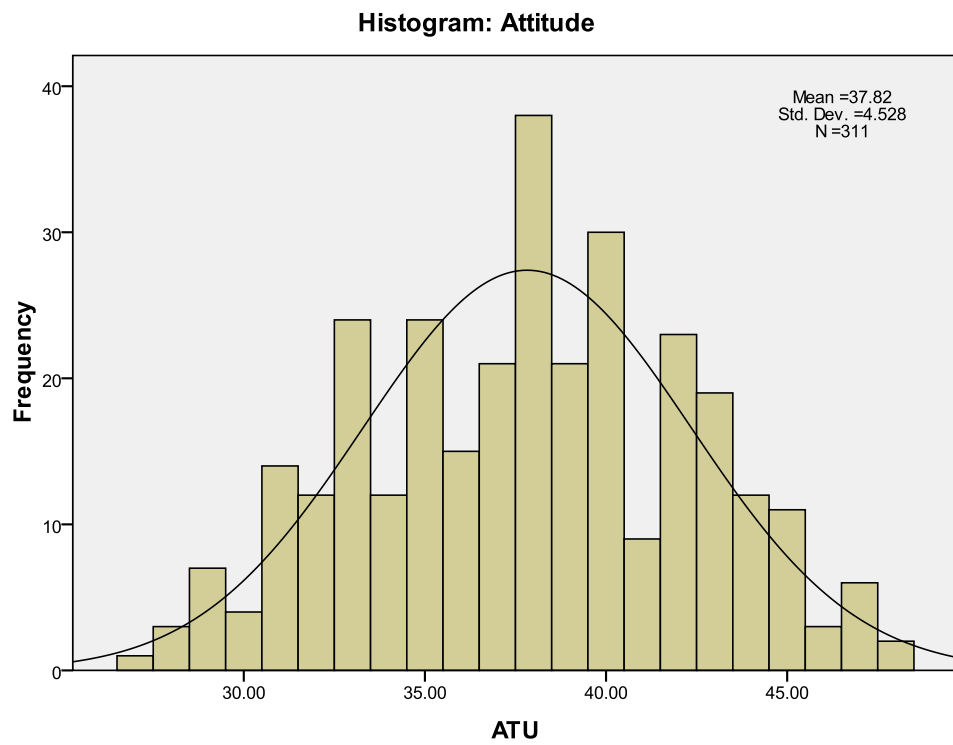
SN – Subjective norms

Normality Test: Histogram for Research Variables

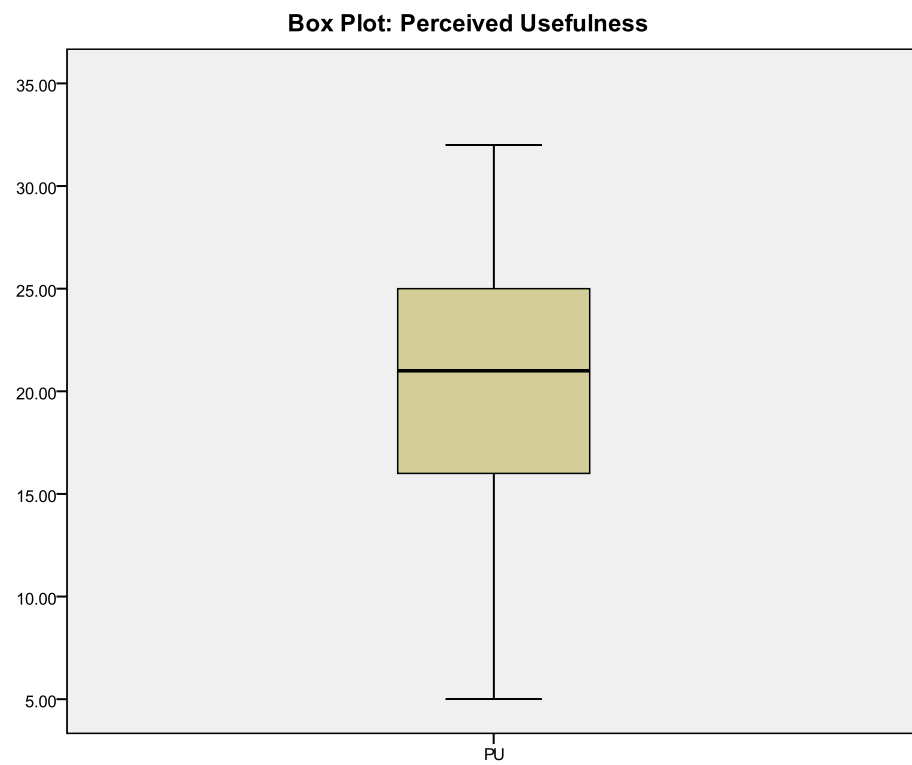
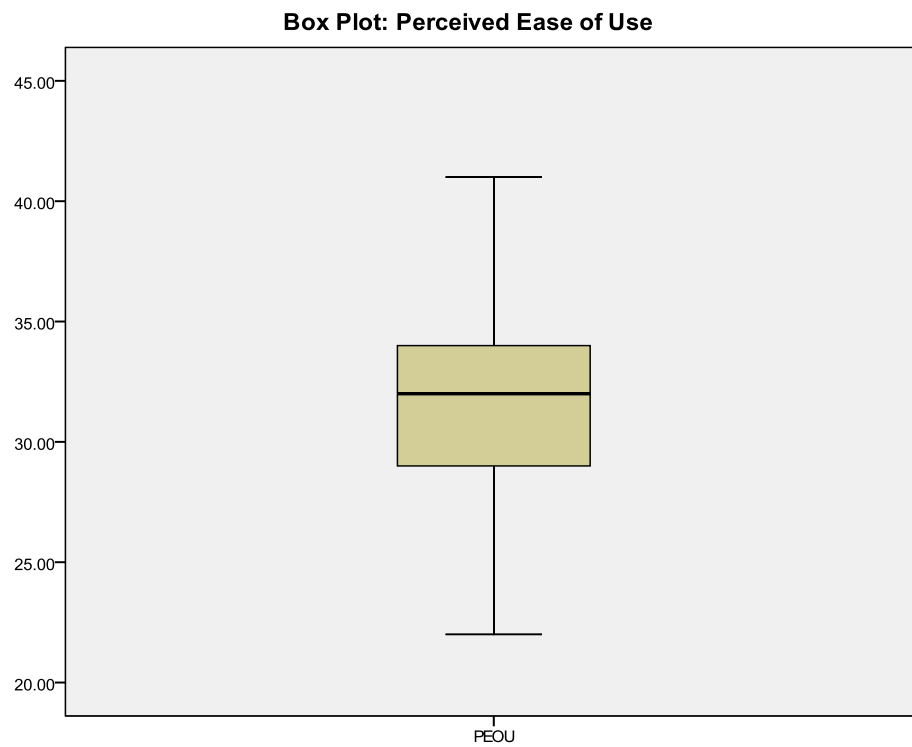




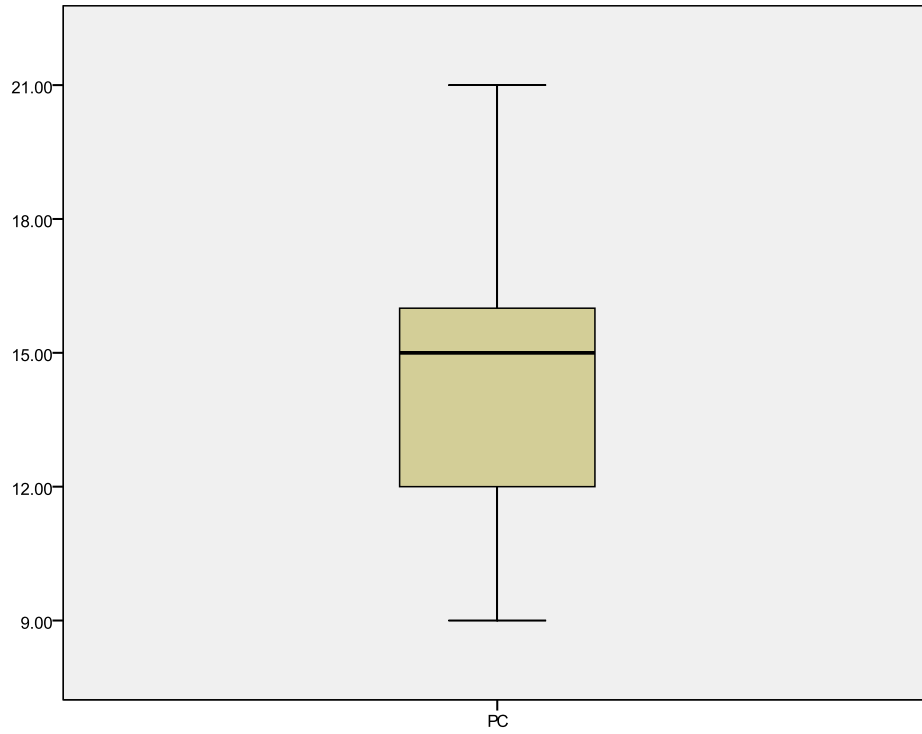




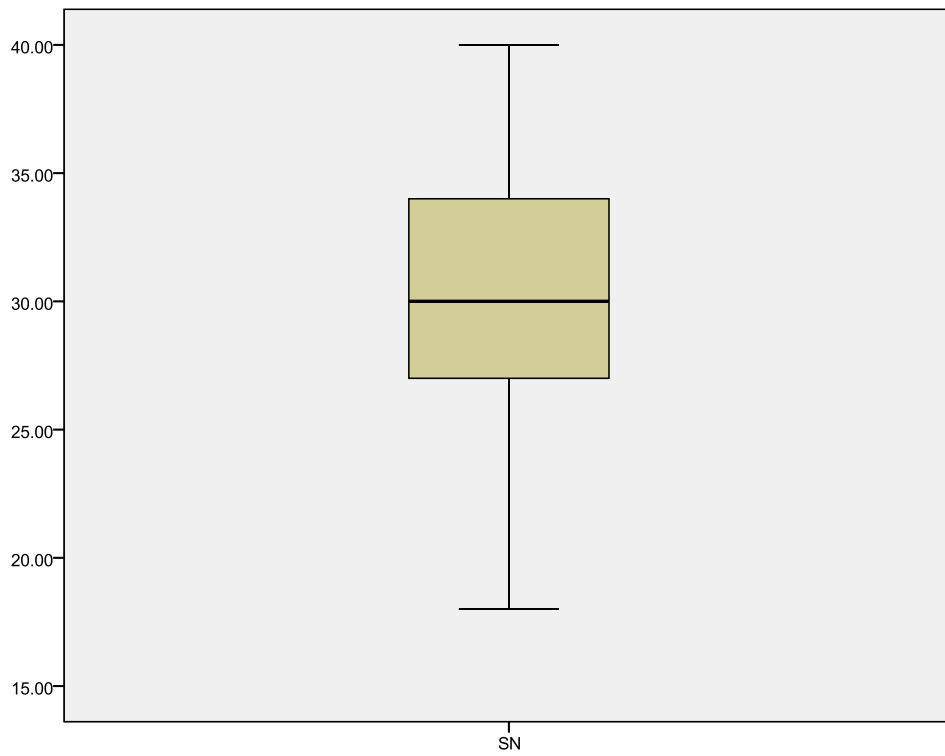
Normality Test: Box-Plot Analysis for Research Variables



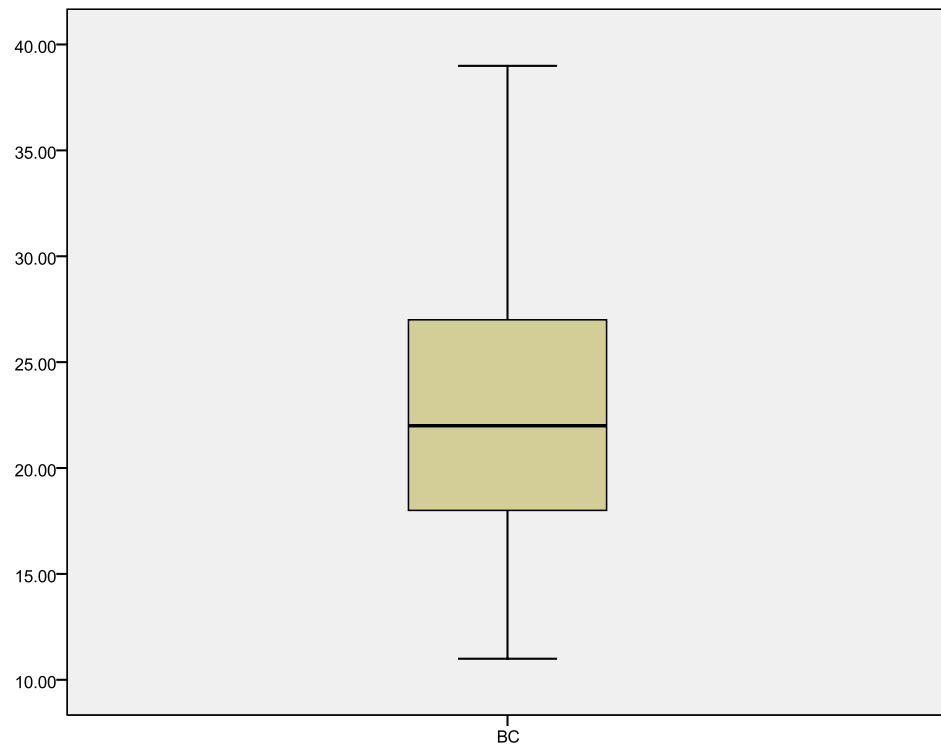
Box Plot: Perceived Credibility



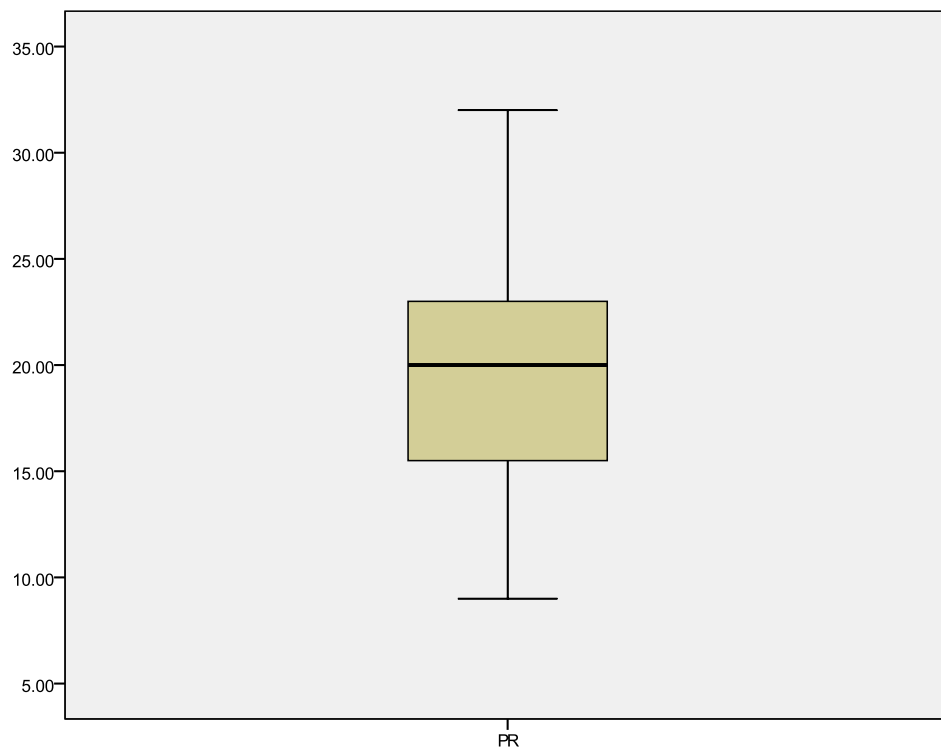
Box Plot: Subjective Norms

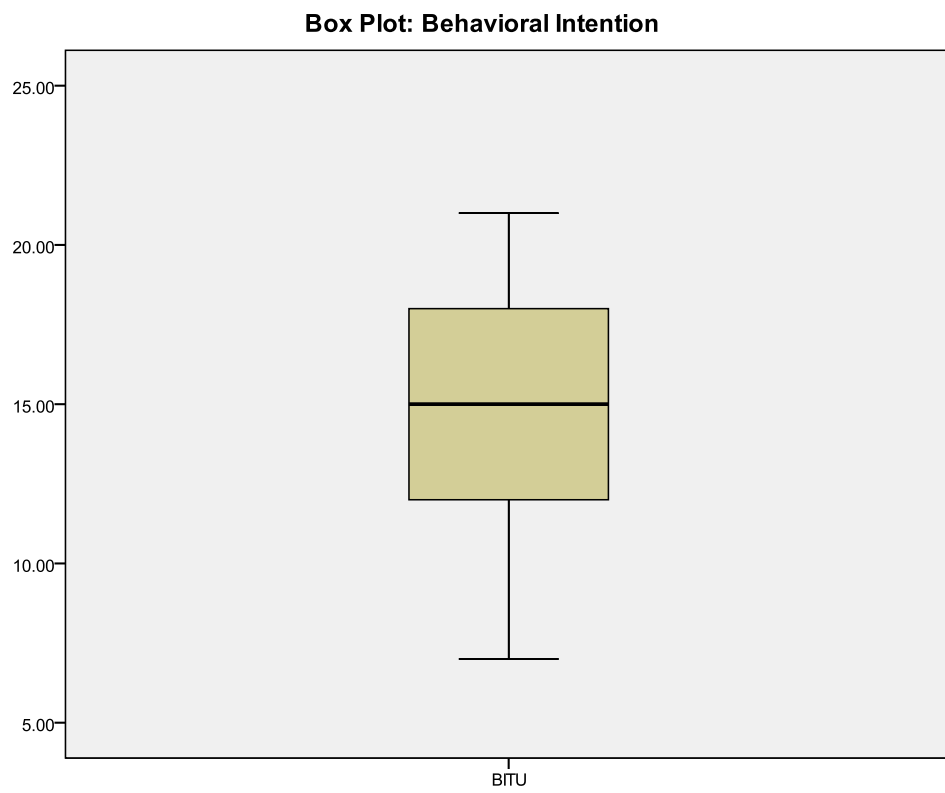
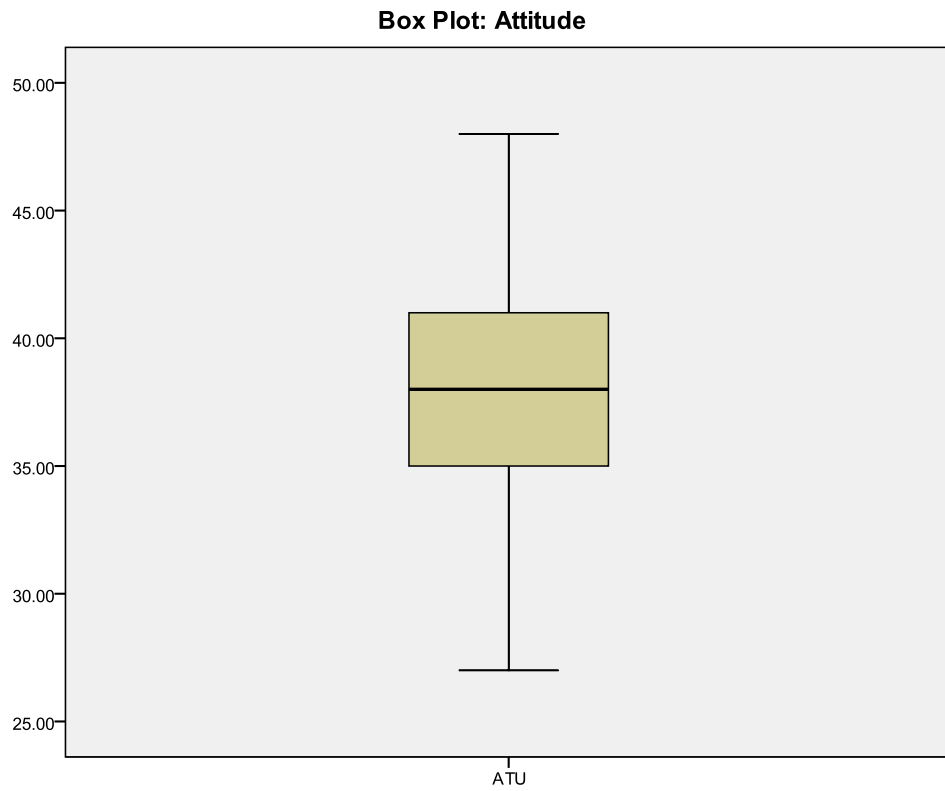


Box Plot: Behavioral Control



Box Plot: Perceived Risk





APPENDIX B: Questionnaire Survey



**UNIVERSITI MALAYA
FACULTY OF BUSINESS & ACCOUNTANCY
MASTER OF BUSINESS ADMINISTRATION**

Dear Sir/Madam/Miss,

I am conducting a study on behavioral intention to use mobile banking in Malaysia. The questionnaire asks you about your opinion of perceived ease of use, perceived usefulness, perceived credibility, subjective norms, perceived behavioral control, perceived risk, attitude to use and behavioral intention to use mobile banking. There is no right or wrong answer to these questions.

I would appreciate it very much if you could spend a few minutes of your time to answer the questions in the following pages. All information will be used in aggregate form only and will be treated in strict and confidential manner.

Your kind cooperation and participation in this study is valued and highly appreciated.

Best Regards,
Ang Gim Wah
012-627 2975
gimwah25@yahoo.com

Section A: Usage of Mobile Banking

Instruction: Please mark "X" on the specified box you think is appropriate to you.

1. Are you a mobile banking user?
- | | |
|--|-----|
| | Yes |
| | No |

Kindly answer this questions if your answer for Question 1 is YES.

2. If yes, what's your frequency of using mobile banking?
- | | |
|--|---------------------|
| | Everyday |
| | 1-2 times per month |
| | 3-5 times per month |
| | 5-8 times per month |
| | > 8 times per month |

3. Would you be interested to use mobile banking?
- | | |
|--|-----------------------|
| | Very Interested |
| | Interested |
| | Neither |
| | Less Interested |
| | Not Interested At All |

4. Which is the banking method you prefer?
- | | |
|--|----------------------|
| | Internet Banking |
| | Conventional Banking |
| | Mobile Banking |
| | ATM |
| | Phone Banking |

Others: _____

You may choose more than one option for this question.

5. Why are you using mobile banking as oppose of other choices?
- | | |
|--|---|
| | Anywhere, anytime banking |
| | Faster access to services and real time information |
| | Trend of evolutionary |
| | User affordability |
| | Easy to use |

Others: _____

Please rank your choice from 1 to 5 (1=most preferable, 5=less preferable).

6. What's your most preferable choice of banking in ranking?
- | | |
|--|----------------------|
| | Internet Banking |
| | Mobile Banking |
| | Phone Banking |
| | Conventional Banking |
| | ATM |

MAIN INSTRUCTION: Kindly answer all the questions in Section B-I.

Section B: Perceived Ease of Use

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Perceived Ease of Use								
1	Mobile banking is easy to use							
2	Learning to operate mobile banking is easy for me							
3	It would be easy for me to become skillful at using mobile banking							
4	It is easy to make the mobile banking services do what I want it to							
5	The interaction with mobile banking services are clear and understandable							
6	It is easy to interact with mobile banking services							

Section C: Perceived Usefulness

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Perceived Usefulness								
7	Using the mobile banking is a time-saving way							
8	Using the mobile banking is an efficient way							
9	Using mobile banking would improve my performance in conducting banking transaction							
10	Using mobile banking would make it easier for me to conduct banking transaction							
11	I would find mobile banking useful in conducting my banking transaction							

Section D: Perceived Credibility

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Perceived Credibility								
12	Using mobile banking would not divulge my personal information							
13	I would find mobile banking secure in conducting my banking transactions							
14	Using mobile banking facilities is financially secure							
15	I trust the security measure of mobile banking technology							
16	I trust the ability of mobile banking system to protect my privacy							

Section E: Subjective Norms

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Subjective Norms								
17	People who influence my behavior would think I should use mobile banking							
18	It is expected that people like me use the mobile banking							
19	People I look up to expect me to use mobile banking							
20	People who are important to me think I should use mobile banking							
21	People who are important to me would find using mobile banking is a good idea							
22	People who are important to me would find using mobile banking beneficial							

Section F: Behavioral Control

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Perceived Behavioral Control								
23	Using the mobile banking is entirely within my control							
24	I would be able to use mobile banking							
25	I have the ability to use mobile banking							
26	I have the knowledge to use mobile banking							
27	I feel free to use the kind of mobile banking services I like to							
28	I have the necessary means and resources to use the mobile banking							

Section G: Perceived Risk

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Perceived Risk								
29	Advances in mobile security technology provide for safer mobile banking							
30	It is very easy for my money to be stolen if using mobile banking							
31	I am not confident over the security aspect of mobile banking							
32	Others will know information concerning my mobile banking transaction							
33	Others can tamper with information concerning my mobile banking transaction							

Section H: Attitude toward Use

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Attitude toward Use								
34	Using mobile banking is a good idea							
35	Using mobile banking is a wise idea							
36	I think that using mobile banking is beneficial to me							
37	I like the idea of using mobile banking							
38	Using the mobile banking would be pleasant							
39	I have positive perception about using mobile banking							
40	My attitude toward mobile banking is favorable							

Section I: Behavioral Intention to Use

Instruction: Please mark "X" on the specified box that you think is the best described your level of agreement. There is no right or wrong answer.

		Strongly Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Strongly Agree
		1	2	3	4	5	6	7
Behavioral Intention to Use								
41	I intend to use mobile banking continuously in the future							
42	I will strongly recommend others to use mobile banking							
43	I will frequently use mobile banking in the future							

Section J: Respondent's Profile

Instruction: Please mark "X" on the specified box you think is appropriate to you. This section are for statistical purposes and used only to intepret your responses on other questions.

Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Age	<input type="checkbox"/> 20 & below	
	<input type="checkbox"/> 21 - 30	
	<input type="checkbox"/> 31 - 40	
	<input type="checkbox"/> 41 - 50	
	<input type="checkbox"/> 51 & above	
Race	<input type="checkbox"/> Malay	
	<input type="checkbox"/> Indian	
	<input type="checkbox"/> Chinese	
	Others: _____	
Occupation	<input type="checkbox"/> Unemployed (Student, Housewife, Retired, etc)	
	<input type="checkbox"/> Top Management (CEO, MD, GM)	
	<input type="checkbox"/> Middle Management (Manager)	
	<input type="checkbox"/> Supervisor	
	<input type="checkbox"/> Clerical/Supporting Staff	
	<input type="checkbox"/> Own Business	
Education	<input type="checkbox"/> PMR/LCE or below	
	<input type="checkbox"/> SPM/MCE	
	<input type="checkbox"/> STPM/HSC	
	<input type="checkbox"/> Certificate/Diploma	
	<input type="checkbox"/> Degree/Professional Certificate	
	<input type="checkbox"/> Postgraduate	
	Others: _____	
Income	<input type="checkbox"/> ≤ RM1,500	
	<input type="checkbox"/> RM1,501 - RM3,000	
	<input type="checkbox"/> RM3,001 - RM5,000	
	<input type="checkbox"/> RM5,001 - RM7,000	
	<input type="checkbox"/> RM7,001 - RM9,000	
	<input type="checkbox"/> ≥ RM9,001	
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married
		<input type="checkbox"/> Divorced

***** THANK YOU *****

ALL INFORMATION GIVEN WILL BE TREATED CONFIDENTIAL